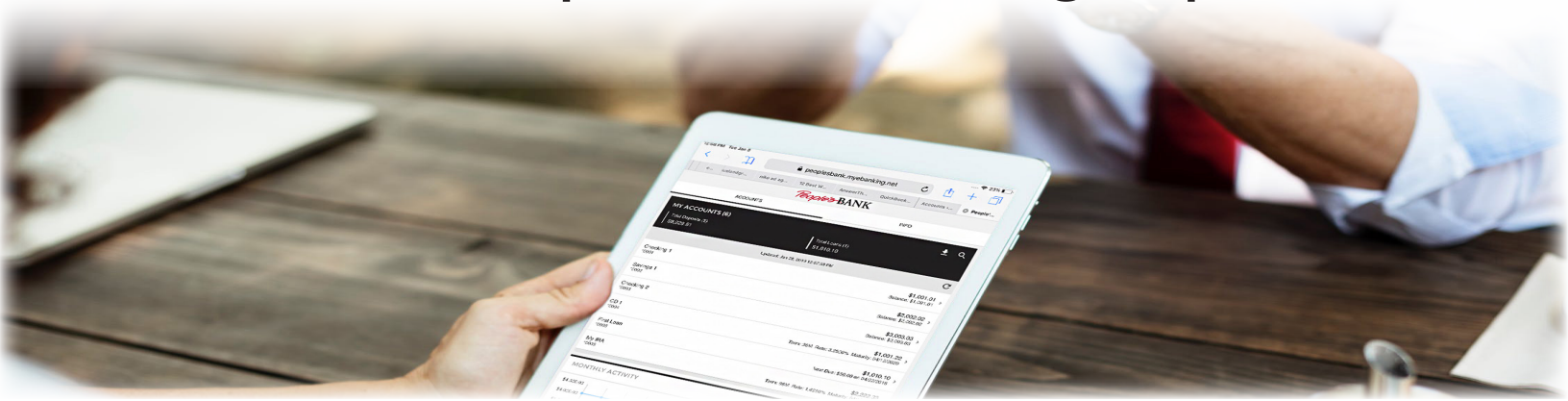


A New and Improved eBanking Experience!



New Enhancement Coming Soon

On Friday, February 15, 2019, we will undergo a software enhancement.

These Upgrades Include:

- 🍃 New and Improved Electronic Banking
- 🍃 New and Improved Mobile Banking
- 🍃 New and Improved Statements and Notices
- 🍃 Fully Integrated Bill Pay
- 🍃 And Much More!

We anticipate a smooth transition that will provide very little disruption to you. Please be sure to review each of the following sections for an in-depth description of how these services will be changing and what you need to do to prepare for the software enhancement.

Details will be available on our website and as always, please feel free to contact one of our friendly customer service representatives at your nearest People's Bank location. We will also have extended phone hours 7 days a week, starting February 15 - March 1 from 7am - 8pm PST. All you need to do is call our toll free number at 866-454-4735 and we will be happy to assist you!

We appreciate your patience as we navigate these exciting changes and we cherish your continued trust and confidence.

Sincerely,
Your People's Bank Team

People's BANK
We put **people** first.

www.peoplesbank.bank Toll Free 866-454-4735

What You Need to Know:

Branch and Contact Information

On Saturday, February 16 and Sunday February 17, People's Bank branches will be closed, but our customer service representatives will be available to take your calls from 7am - 8pm PST, at 866-454-4735. Monday, February 18 is a legal holiday, however we have decided to have all branches open at normal business hours to help you, our customer.

Online Banking

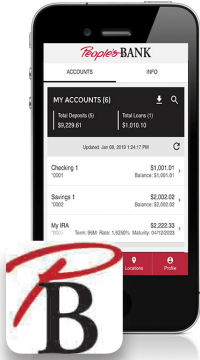
- 🍃 Online banking will be inquiry view only beginning at 4pm PST on Thursday, February 14 through Monday, February 18 at 9am PST.
- 🍃 Effective Monday, February 18, you will login using your existing username as this will not change. You will then be prompted for your password. Your temporary password will be your existing username plus the last four of your social security number. For example, if your username is JDOE and the last four of your SSN are 1234, then your temporary password is JDOE1234. For Business Online Banking users, you will use your existing username and your temporary password will be your username plus the last four of the business TIN. You will then be prompted to create a new password followed by selecting security questions and verifying your email address. Step-by-step instructions are located on the next page. Or, if you need assistance, please call us at 866-454-4735.

Bill Pay

- 🍃 Bill Pay will not be available Friday, February 15 through Sunday, February 17 to add new payments. All scheduled payments during the enhancement will continue without interruption.
- 🍃 All Bill Pay information, including vendors will not be affected during this enhancement.

Statements

- 🍃 All checking and savings account statements will receive a paper statement as of February 14 (including eStatement recipients). You will also receive your normal statement based on your current statement cycle. This means some accounts will receive two statements in the month of February.
- 🍃 Interest-bearing accounts will receive interest effective February 14 and again on the next regular scheduled statement cycle.
- 🍃 All service charges will be waived on end of month statements in February during the enhancement.



People's Mobile Banking

Mobile Banking will be available only in the inquiry view mode beginning February 14 effective at 4pm PST. Beginning Monday, February 18th at 9am PST, our mobile app will be available and ready for your updates. If you use an Apple device and currently have the Personal Mobile App, you will be automatically updated to the current app. Android users will need to uninstall the app and reinstall by searching in the Google Play Store "People's Mobile Banking". If you are currently using our Business App on an Apple device, you will need to uninstall the app and reinstall by searching in the Apple App Store "People's Mobile Banking".

The Mobile Banking App includes the following enhancements:

- 🍃 Bill Pay
- 🍃 Mobile Capture which will allow you to deposit checks directly from your phone with the touch of a button.
- 🍃 Transfer funds between accounts.
- 🍃 Money Management tool helps you simplify how you manage your personal finances.
- 🍃 Locate your nearest People's Bank branch including ATMs and hours.
- 🍃 View your recent transaction history.
- 🍃 Contact us with the touch of a button.
- 🍃 Turn your debit card on/off with a touch of a button.
- 🍃 **Coming Soon** - Person to Person Payments (P2P) which will allow you to send money to your friends and family.

Step-by-Step Login Instructions for Online Banking

Beginning Monday, February 18 at 9:00am PST

1 2 3 4 5

Start by Entering Your Existing Username

Begin by going to the **login** section on our website. Use your existing **Username**.

1 2 3 4 5

Enter Your Password

Your password is your **Username** plus the **last four of your SSN**. Example: *Username1234*
Business Online Banking Accounts use your existing **Username** plus the **last four of your Business TIN**.

1 2 3 4 5

Create a New Password

Enter your **New Password** and confirm the password. Password Requirements: *Minimum of 8 characters with an upper and lowercase letter, a number and a special character*

1 2 3 4 5

Security Questions & Answers

Select a question from each of the 3 drop down menus and set an answer for each.
Answers must be a minimum of 4 characters.

1 2 3 4 5

Email Verification

Verify your current email address.

*People's***BANK**
We put **people** first.

Medford-Barnett Branch | Medford-Biddle Branch | Ashland Branch | Central Point Branch | Grants Pass Branch | Klamath Falls Branch
541-622-6222 | 541-776-5350 | 541-482-3886 | 541-665-5262 | 541-955-8005 | 541-273-2717



www.peoplesbank.bank

Toll Free 866-454-4735